



WINTER 2007 CONSUMER CONNECTION

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contents

- 3 Director's Column
- 4 Shopping in Cyberspace: Online and On Guard!
- 6 Beware of spoofing: Bogus, Look-Alike Online Sites
- 7 Wildfire disaster relief:DCA Springs Into Action to Help
- 8 Reconsidering Rebates: Consumer Caution Urged
- IO Health Clubs and Spas:Be Active, Be Well, Be Aware
- I2 Protecting Yourself From Predatory Towing
- 14 Hear Today, Hearing Loss Tomorrow: The Hidden Danger of Personal Stereo Systems
- 17 Cyber Safe California 2008 Summit DCA Publications: What's New!
- 18 CONSUMER CONNECTION Survey
- 19 Outreach Calendar

Director's Message

Winter is a season for gift-giving for many consumers.

The Department of Consumer Affairs is working hard to inform consumers about what they can do to reduce the fraud involved with Christmas purchases. Our Department encourages consumers to remain watchful about where they shop, what they buy, and how they buy.

If your shopping excursions take you to the Internet, you'll want to read our tips on how to be on guard while you're online. You may also be interested in our article on bogus shopping sites that are set up to look real, but are actually a scam to steal your credit card information and possibly your identity. The FBI says cyberspace crooks copy popular online shopping sites such as eBay. The practice is called "spoofing." Do you know how to tell if a Web site is bogus? We have advice from experts.

As you shop, whether at home or in a retail store, you may be drawn to goods, particularly popular electronic items, that come with a manufacturer's rebate. Handled properly, a rebate can result in considerable savings. In this issue we offer pointers from the Federal Trade Commission and others on how to ensure you get the rebate money you're entitled to.

We also cover health topics in this issue, including questions you need to ask before you sign up for a health club membership and the risks of hearing loss from personal stereos played too loud for too long.

Also in this issue: A new State law is providing additional consumer protection from predatory towing.

We present all this and more to you and your family — along with our best wishes for a safe and joyful Christmas/holiday season — from all of us at the Department of Consumer Affairs.

Carrie Lopez, Director

Lani Hors

Department of Consumer Affairs

Shopping in Cyberspace:



ill you be heading for the shopping malls this gift-giving season? Or maybe big-box stores, with their bargain prices are more to your taste. For nearly one in five consumers, however, the Internet is likely to be the place where they shop the most during the holidays, according to a 2006 survey by the Forrester Research Group.

Online shopping, sometimes called e-commerce, may be faster and easier than visiting a retail outlet in person, but it is not without its challenges. Top among them are what marketing calls product fulfillment (getting the item you ordered on time) and returns. Fifteen percent of consumers surveyed last year said they had received orders late in the previous year, while 27

percent said they prefer not to shop online because of the prospect of dealing with returns, according to the Forrester Research survey.

Another area that unfortunately comes into play is fraud. Unscrupulous dealers are a reality in the marketplace and are always looking for new ways to separate unsuspecting consumers from their money. The National Consumers League (NCL) says general merchandise sales (excluding auctions) drew the second-highest number of complaints reported to its Fraud Center in 2006. The top spot in NCL's Internet Scam Trends went to online auctions. Of the consumers who complained to the NCL, the average loss was \$1,197.

Here are some tips from the Better Business Bureau (BBB) and the U.S. Federal Trade Commission to help ensure your cyber shopping is safe and satisfying.

Know who you are dealing with.

Anyone can set up shop online. If you are dealing with a merchant you are not familiar with, check for a physical address and phone number so you can check on its reliability with the BBB. Look for a reliability seal from BBBonline. You'll know the seal is valid if you can click on it.

- Read the fine print. Refunds and returns may be an issue, so be sure you understand the merchant's return policy before you buy. If the item is a gift, find out if the recipient can return it. If you return an item, will you get back the shipping fee? Will there be a restocking fee?
- Protect your privacy. If you create an account on the merchant's site, do not use your date of birth, driver's license number, or other established number for a user ID or password. Never use the same password on other accounts or web sites. Before you enter your financial information, look for indicators that the site is secure: a yellow padlock icon at the bottom of the page (in the status bar) and a Web page that begins with "https."
- Keep a paper trail. Print and save records of your transaction, including the product description and price, and

- an order confirmation number. You may also want to print copies of warranty and privacy information. Keep copies of any e-mails from the company.
- ▶ Pay by credit card. If you pay for goods online using your credit card, your transaction is covered by the Fair Credit Billing Act. That means you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is investigating the charge. Debit or ATM cards are not protected by Federal law to the same extent as credit cards.
- Know your rights. By law, retailers (including online ones) are required to ship an order within the time stated on the Web site or in their ads. If no date is promised, the order must be shipped within 30 days. If a company can't ship the order within the required time, it must inform the consumer and offer the option of waiting for the item or canceling the order and receiving a prompt refund.
- ▶ Shop with companies physically located within the United States. You are protected by State and Federal laws when you do business with firms in the United States.

For More Information:

OnLineOnGuard.gov offers practical tips from the Federal government and the technology industry to help you guard against Internet fraud, secure your computer, and protect your personal information. For information, including videos, tutorials, and other resources, visit **www.onlineonguard.gov.** The site is also available in Spanish.

The California Office of Privacy
Protection has information on how to
protect your privacy online. Go to **www. privacyprotect.ca.gov** and click on the
link to "Consumer Information Sheets."

Other sources:

Center for Democracy and Technology www.cdt.org/privacy

Privacy Rights Clearinghouse www.privacyrights.org

Privacy Toolbox

www.privacytoolbox.org

From the California Office of Privacy
Protection



BEWARE OF SPOOFING:

Bogus, Look-Alike Online Sites

From the Better Business Bureau:

The Better Business
Bureau reminds
consumers that online
con artists will use
bogus Web sites
that look authentic

to lure you into an online scam. Using easily available tools, a cyberspace crook can build a Web site that looks very similar to that of a legitimate business. The bogus Web site may even have a URL (Web address) very close to the address of the legitimate one it is copying. The practice is called "spoofing."

Consumers who are unaware of the scam can be lured into ordering merchandise they will never receive and giving up personal financial information, such as credit card numbers, that will allow criminals to steal their identities.

The site looks real. How can you tell if something is wrong? Here are some suggestions.

From the Federal Bureau of Investigation:

 Most legitimate sites will have a short address that usually depicts the business name followed by ".com," or possibly ".org." Spoof sites are more likely to have a long string of characters in the header, with the legitimate business name somewhere in the string, or possibly not at all.

Fake eBay addresses:

http://signin.ebay.com@10.19.32.4/ http://Signin-ebay.com/

Real eBay address:

https://Signin.ebay.com

Verify the URL (Uniform Resource Locator) for the Web site. This is the Web site address that starts with "www."
 Each Web page has its own distinct address. To check on the exact URL of an online business, visit www.whois.
 net. On this site, type in the name of the company you are checking. If the URL is in use, it will show who has registered it and the physical address of the company.

From AARP:

• Do not give out personal financial information unless you know the site is using secure technology. Look for a yellow locked padlock icon on the bottom of the task bar. Also look for "http" to change to "https" or "shttp" in the address bar of your browser. The site should also state it is using Secure Socket Layer (SSL) encryption technology to protect your personal information from hackers.

From the California Department of Corporations:

• Don't rely simply on seeing logos from the Better Business Bureau (www.bbbonline.org), VeriSign Secure (www.verisign.com), TRUSTe (www.truste.org) or even the Internet Fraud Complaint Center (www.ic3.gov). You should be able to click on each of these logos to verify that the company is really endorsed by these organizations.



DCA HELPS FIRE VICTIMS - On the Internet, on the Phone, and in Person



n times of disaster, rapid response from skilled professionals is key to containing the damage and beginning the recovery. During the recent wildfires in Southern California in October, skilled professionals from the Department of Consumer Affairs (DCA) moved in rapidly to help, even before the blazes were contained.

The enforcement staff of DCA's Contractors State License Board (CSLB) quickly joined State and local agencies on a Joint Enforcement Task Force. As evacuations were lifted, CSLB staff moved into burned-out neighborhoods in Los Angeles, San Bernardino, Orange and San Diego counties, offering help, advice, and educational materials to fire victims. Some CSLB staff even went beyond the call of duty. At a burned-out home near the Mexican border, for example, CSLB employees came across pens with dozens of hungry and thirsty chickens, turkeys, ducks, and a cat. The employees fed and watered the animals before moving on.

CSLB staff placed dozens of Consumer Alert signs in disaster areas to warn fire victims of scams. One side of the sign cautioned consumers to avoid unscrupulous or unlicensed contractors; the other side warned contractors that working without a license in a disaster area is a felony. "We have learned from past experience that it helps to take a proactive approach in disaster zones," said CSLB Registrar Steve Sands. "We do everything we can to help disaster victims while letting the illegal operators know they're being watched." Other CSLB employees simultaneously staffed ten different local assistance centers, meeting with fire victims and helping them get ready for rebuilding.



Staff at DCA's Consumer Information Center also stepped into action. Fire victims who call the Consumer Information Center at (800) 952-5210 are immediately routed to a dedicated fire assistance phone line and a phone

agent for personal assistance. Governor Arnold Schwarzenegger and other public officials widely publicized the toll-free number at news conferences throughout the disaster areas. Call Center hours were temporarily expanded to handle the calls.

State-sponsored Web site, **www.RebuildYourLife.ca.gov**, that offers resources and services specifically for Southern California fire victims, was built and launched in 12 hours. The Web site received 225,531 hits and 21,942 page views in 10 days. Links to the site appear on the Web pages of multiple State agencies and community-based organizations.

In addition to the Web site and toll-free phone line, DCA staff distributed portfolios to fire victims that they could use to hold their important documents. The toll-free consumer assistance number, RebuildYourLife Web address, and consumer tips are included on the outside of each portfolio. Approximately 8,000 portfolios have been distributed to date.

Reconsidering Rebates

Consumer Caution Urged

90% Off! Nearly Free! You've seen the ads and you're intrigued. Marketing experts call it "sticker swoon." The small print says "after manufacturer's mail-in rebate." Is that a problem? It could be.

Here's the way it's supposed to work:
A consumer buys a rebate item at full cost, mails in the required paperwork, and receives a rebate check in the mail a few weeks later. Sometimes, though, the rebate is rejected. In that case, the consumer ends up paying full price for an item he or she bought only because of the rebate. Upsetting? Certainly. Legal? Probably.

Responding to consumer complaints about mail-in rebates, government officials, consumer advocates, researchers, and industry representatives met in San Francisco earlier this year to explore ways to protect consumers while maintaining a free and competitive marketplace.

At the workshop, Tim Silk, a professor of marketing at the University of British Columbia, said that consumers are particularly attracted to rebates that represent a high percentage of discount. The dollar amount of the rebate is also a factor in whether or not a consumer sends in the rebate. The more money at stake, he said, the more likely a consumer is to send in the claim. Overall, however, industry experts say less than half of all consumers send in their mail-in rebates.

Obviously, manufacturers profit when a rebate is not redeemed. Usually manufacturers hire third-party firms to process the claims and may look for processors that boast of a high rejection rate, said Joe Ridout, a spokesman for Consumer Action, a nonprofit consumer activist group.

The most common complaints about mail-in rebates are:

- The rebate is paid late, or not at all.
- The rebate form lacks information about how to submit.
- The time frame for submitting a rebate request is too short.
- Other purchases are required to qualify.
- The requirements are difficult to follow.
- The rebate form asks for a product serial number, but doesn't tell you where to find the number, or the number is difficult to see (etched on a camera's memory stick, for example).

There is no specific Federal law governing rebates, although several states have laws that apply. In California, advertisements must list the price of an item before and after the rebate (Business and Professions Code section 17701.5). Even though there is no specific Federal law, Dean

Graybill, an FTC attorney, said rebates fall under Section 5 of the Federal Trade Commission Act, which covers deceptive or unfair trade. The rebate offer could be deceptive if it has hidden costs, hidden components, or hidden conditions. The FTC may get involved if a rebate offer violates Section 5.

Eileen Harrington, Deputy Director of FTC's Bureau of Consumer Protection, said at the workshop that the FTC had recently settled charges against two companies for deceptive and unfair practices in handling mail-in rebates. "Promises made with rebates have to be promises kept," Harrington said. "The time frame to pay the rebates is at issue." The settlements call for the two companies to pay rebates to affected customers.

FTC officials encourage consumers to speak up if they don't receive a rebate as promised in an advertisement. FTC attorney Kerry O'Brien said, "The FTC always welcomes complaints. That's how we know what cases to bring."

The FTC may be reached toll-free at (877) FTC-HELP or (877) 382-4357. Complaints can also be filed online at www.ftc.gov/ftc/complaint.htm.

Rebates

Consumer **Tips** For

Making Rebates Pay

Here are tips on how to handle mail-in rebates to ensure that you get what you are owed.



- Submit the request promptly. Putting it off increases your chances of losing the paperwork or forgetting to send it in.
- Keep the packaging until you complete your rebate form. A proof of purchase label or other item from the box or package may be required.
- Keep copies of everything you mail in.
- Consider using certified mail to submit your documents, so you'll have proof that the materials were mailed and received before the deadline.
- Call the rebate fulfillment company if you do not receive your rebate in the time specified on the form. The company's name and phone number will be on the rebate form. Companies

are required by law to send the rebate check within the time frame specified on the form or within a "reasonable" time (usually 30 days).

- Ask for an explanation if your rebate is rejected. If documentation is missing, you may be able to provide it. Call the rebate fulfillment company.
- Watch your mail for the rebate check. Some consumers mistake the check for iunk mail and discard it.
- Deposit the check promptly. The check may expire in a short time, and you may not be able to get a replacement.



HEALTH CLUBS & SPAS Be Active, Be Well, Be Aware



ealth authorities agree that exercise is essential to good health and a sense of well-being. Health clubs can play a valuable role in helping to reach this goal. Unfortunately, they can also serve as a financial drain. Research and careful selection can make all the difference. Here are 10 tips for selecting a health club:

Consider whether you would really benefit from a health club membership. A brisk walk, bicycling, and aerobics all can provide beneficial cardiovascular exercise without the expense of a health club.

If you decide you'd like to try a health club, decide in advance on the amenities you want, such as basic weights or sophisticated machines, hot tubs, saunas, and a variety of classes.



Ask questions

You will want to know if the club's personal trainers have professional training. Also, it's important to know the total number of staff. If the club has personal trainers, you may wish to check their credentials before considering their services. The State does not license personal trainers nor does the State have any opinion on the value of credentials granted by private organizations.

Day care

If your club offers day care, do the workers have child development training and have they passed a background check with the Department of Justice? Day care centers at health clubs are not required to be licensed as long as parents are on-site and do not leave the facility.

Trial visits

Visit the club at the time you intend to work out. The number one reason people quit health clubs is overcrowding. The second reason is the atmosphere. A trial visit will allow you to ask veteran members about the club's maintenance record, standards of hygiene, and if the lockers are secure.

Complaint record

Check out club records with your local Better Business Bureau (BBB). The BBB will be able to tell you if there have been complaints filed, the number and the nature of the complaints, whether or not they have been resolved, and if so, how.

Walk away

Resist high-pressure sales tactics.

Manipulative salespeople do not want to hear your questions. They want you to answer theirs—with a yes.

Contest charges

Many clubs like to call a required payment a "fee," perhaps in the hope you will not question it. Enrollment fees, initiation fees, scheduling fees, paperwork fees—they all mean the same, money you must pay to be a member.

Beware of hazards

Any health club presents an environment with hazards. Make sure that the staff fully informs you about these, and that you are shown the proper way to use the machines and weights.

Contracts

Never sign anything you do not understand. Beware of blank spaces that can be filled in later. Also, be aware that your contract may contain what is called an "exculpatory clause releasing the club from liability for injury to member." While this can protect clubs from frivolous lawsuits, often these clauses also seek to release clubs from all liability, including injuries caused by their ordinary or gross negligence.

More Information:

DCA offers two publications that offer more information on this subject.

The Guide to Memberships in Health Clubs, Spas, and Studios is available online at www.dca.ca.gov/publications/memberships.shtml.

The Overview of California's Health Studio Services Contract Law (Legal Guide W-10) is prepared by DCA's Legal Division and is available online at www.dca.ca.gov/publications/legal_guides/w-10.shtml.

For printed copies of both of these publications, call (866) 320-8652.





Protecting Yourself From PREDATORY TOWING

ow truck drivers risk their lives every day to assist stranded motorists and keep the roadways clear of disabled vehicles. Until recently, however, a lack of Federal and State laws allowed the ranks of the profession to be infiltrated by unscrupulous drivers who practice predatory towing.

The worst cases of predatory towing involve "patrol" or "satellite" towing. That's when a tow truck driver, on a tip from a spotter, tows away a car

illegally parked on private property, such as a no-parking area of a shopping mall or apartment complex. If that happens, the car owner has to pay the cost of towing, storage, and other fees to get the car back.

A new law, Assembly Bill 2210 (Goldberg, Chapter 609, Statutes of 2006) protects consumers against the worst of illegal towing. Under AB 2210, if you spot a tow truck driver taking your car, and the tow truck is still on private property, the driver must release your car to you unconditionally.

A tow truck operator who violates this law is subject to a civil misdemeanor, a fine of \$2,500, and/or three months in jail. Also, consumers who can prove they have been charged illegal or excessive towing or storage fees are entitled to recover four times the amount of those fees in small claims court.

On the next page is a summary of the changes to the law under AB 2210.

Remember these guidelines apply only to tows from private property.

Consumers Towing Rights Advisory

1. One-Hour Rule

A vehicle must be parked for one full hour before being towed unless it is parked in a manner that interferes with an entrance or exit, is within 15 feet of a fire hydrant, or in a fire lane. The curb of a fire lane must be painted red and be clearly labeled "No Parking Fire Lane."

2. Unconditional Release

If a vehicle owner encounters a tower removing his or her vehicle but the truck is not yet on a public road, the owner may demand the immediate and unconditional release of the vehicle. The law does not require the owner to provide a driver's license.

3. Reasonable Release Fee

If the tower releases a vehicle that has been illegally parked, the tower is entitled to no more than one-half his normal towing fee. Local law enforcement can tell you what the normal towing fee is for your area.

4. Ten-Mile Limit

A tower cannot take your vehicle to a storage lot that is more than ten miles from where it was parked.

5. Clearly Posted Warning

A tower must have written consent from the property owner or his agent, who must have waited one hour before calling for the tow. Also, a sign not less than 17 inches by 22 inches in size should be displayed in plain view at all entrances to the property. It should prohibit public parking and indicate that vehicles will be removed at the owner's expense, and post the telephone number of the local traffic law enforcement agency and the name and telephone number of each towing company that is a party to a written general towing authorization agreement with the property owner.

6. Valid Towing Permit (photos, records, no kick-backs)

The tower must have a valid motor carrier permit, shall make records and photographs of each tow available for law enforcement, and shall not share profits from towing with property owners who call for a vehicle removal.

7. Credit Cards OK

The tower must accept credit cards in payment for towing and storage fees, which must be reasonable.

8. Compliance Within 24 Hours = One Day Maximum Storage Charge

If the appropriate fees are paid within the initial 24 hours of storage and the storage facility fails to comply or is not open during normal business hours, then only one day's storage fee may be charged.

9. Reasonable Gate Fee

The gate fee, or maximum hourly charge for releasing a vehicle after normal business hours, shall be one-half the hourly tow rate charged for initially towing the vehicle, or less.

10. Penalty for Excessive Charges

A person who charges a vehicle owner a towing service or storage charge at an excessive rate (as described in the California Vehicle Code, 2007, Division 11, Chapter Ten, Sec. 22658, subdivision (h) or (i)) is liable to the vehicle owner for four times the amount charged.

If you have a complaint about a local towing company, you should contact your local law enforcement and the Better Business Bureau. You may also check the driver's reposessor's license on DCA's Bureau of Security and Investigative Services' Web site at www.dca.ca.gov/bsis or by calling (800) 952-5210. Civil claims against a tower should be filed in the Small Claims Court. The Department of Consumer Affairs also publishes a *Guide to Using the Small Claims Court*, which you can access by visiting www.dca.ca.gov/publications/small_claims/index.shtml or you can order a copy by calling (866) 320-8652.





personal electronic devices that are projected to rack up \$20 billion in sales this year, according to the Consumer Electronics Industry Forecast.

However, health authorities are warning that this brave new world of personal audio may come with a hidden price—premature hearing loss.

Audiologists first began to caution consumers about the risk of hearing loss from personal stereos back in the 1980s. A saving grace of the technology then was its relative crudeness. The analog tapes that stored music for the devices provided excellent sound reproduction at moderate levels, but sound quality rapidly deteriorated as the volume went up. As a result, users tended to avoid decibel levels that would lead to hearing loss. Unfortunately, this is not the case with today's digital MP3 players.

MP3 players can play clear, loud, and long—with long-lasting consequences for your hearing. And here's why:

Noise damages hearing in two ways—through exposure time and sound intensity, measured as decibel (dB) level. Today's MP3s can produce decibel levels that can match or exceed that of many hazardous acoustical environments.

For example, normal conversations register at about 60 dB. According to the National Institute for Occupational Safety and Health, prolonged exposure to noise above 85 dB can cause hearing loss. Some chainsaws operate at about 100 dB. Since the decibel scale is logarithmic, the sound energy doubles each 10 dB. That means 110 dB is twice as loud as 100, and 120 is twice as loud as 110. Most MP3s can produce 120 decibels in the user's ear. And they can do this all day without a battery change or charge.

How have MP3s affected consumer's hearing so far? A 1998 Australian study measured the hearing of 1,724 men and women between 10 and 59 years old. Men had more damage than women; people exposed to industrial noise had more damage than those not exposed; and those who used MP3s had significantly more hearing loss than non-users.

Those with the most significant damage were people who used MP3s and were exposed to industrial noise.

The bottom line was that, on average, people who used MP3s were suffering permanent hearing loss. And this was during the analog era when users set their volume controls at about 85 dB. That's nearly 16 times less than today's MP3's clear, 120 dB output.

Because MP3s have only existed for six years, audiologists say that it may take another 20 to 30 years for their harmful effects on hearing to become fully manifest. Already there are indications that the future may be less than loud and clear for the first generation of MP3 users.

A 2005 British study found that among 18–24 year-old MP3 users, 66 percent reported frequent ringing or hissing noises in their ears—a first indicator of hearing damage that can lead to permanent loss. An audiologist at Wichita State University measured the volume level of his student's MP3 players and found they averaged close to 120 dB. According to the U.S. Occupational Safety and Health Administration, a sound at this volume can lead to permanent damage after 7.5 minutes of exposure.

According to Annemarie Del Mugnaio, Executive Officer of the DCA's Speech-Language Pathology and Audiology Board, "If we don't get out a warning to consumers soon, or if they don't listen, by the time they reach 35 years old, GenXers will still be plugged in, but it won't be to psds but hearing aids, and even then, their effectiveness will be limited."

Hear Today: Hearing Loss Tomorrow

An Ounce of Prevention



Just as exotic automobile owners shouldn't drive their cars at maximum speed just because the speedometer is marked up to 160 miles per hour, MP3 owners should steer clear of the maximum volume setting. Audiologists recommend that you never exceed about 60 percent of the volume of your MP3, or about 85 dB. Also, you should avoid listening for more than two hours per day.

Here are additional tips to ensure you'll be able to hear your grandkids sing "Happy Birthday" to you on your 70th birthday:

- 1. **Creep:** Beware of volume "creep." The longer you listen to loud music, the more the hair cells in your inner ear become exhausted. Soon, you'll have to turn up the volume to experience the same sensation of loudness. Before you know it, you'll be cranking up to 120 dB. Don't trust your ears, trust the dial.
- 2. **Lost Conversations:** Your MP3 is too loud if you can't hear the conversations around you or if others can hear your MP3.
- 3. **No Masking**: Even with noise cancellation headphones, beware using your MP3 to mask noise, expecially in an industrial environment. Remember that noise damage is additive, and your ears don't care if the noise source is the New York Philharmonic or a pneumatic hammer.

Now Hear This!

How can you tell if you have a hearing loss? The only way to know is to have your hearing tested by a licensed audiologist. Information about what an audiologist does, how to locate one, how to look up his or her license, or

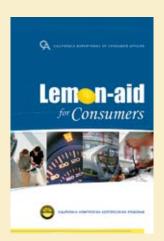
how to make a complaint are all available from the DCA's Speech-Language Pathology and Audiology Board. Call (916) 263-2666 or visit the Board's Web site at www.slpab.ca.gov for more information.



Publications What's New



Lemon Law Booklet Update



This handy guide explains California's Lemon Law in simple terms and advises the reader on how to prepare for and seek arbitration. The publication also provides numerous resources and links. This newest edition reflects changes in resources, including address changes

for manufacturers participating in the Consumer Assistance Program.

Lemon Aid for Consumers is available in English, Spanish, and Cantonese.

How to Order

You can order publications by calling the PPD Publications Hotline at (866) 320-8652, or by downloading and sending in a copy of the DCA Publications List online at www.dca.ca.gov/publications/publications_list.html. More new and updated publications will be available throughout the year. Check the DCA Web site under "What's New" or the next issue of the Consumer Connection for details.

Cyber Safe California Summit 2008

The Department of Consumer Affairs (DCA), the California Office of Privacy Protection (COPP), and the State and Consumer Services Agency are teaming up to present Cyber Safe California Summit 2008: Protecting Our Children, Safeguarding Our Privacy, Securing Our Future. The two-day event will be held at the Burbank Airport Marriott Hotel & Convention Center on March 4 and 5, 2008.

This year's summit will bring together leaders from business, government, law enforcement, education, and community organizations to address cyber safety, privacy, and identity theft.

Day one features expert panelists discussing current issues such as social networking sites, privacy challenges posed by new technologies, and medical identity theft. On day two, a series of workshops will provide practical information and guidance on topics of interest to consumers, businesses, law enforcement, government, and higher education. Topics include protecting your home computer, Internet safety programs for schools, patient privacy rights, and credit card security.

Fore more information and updates, go online to **www.cybersafety.ca.gov** and click on the "Summit 2008" tab.

Consumer Connection Survey

Welcome to the Department of Consumer Affairs' Consumer Connection magazine survey. If you have a few minutes, please take our survey. Data from this survey will be used only to improve future newsletters.

1. Did you find the information in our magazine useful?	5. How would you describe yourself?
O Very useful	○ A media representative
 Somewhat useful 	A legislator or legislative staff member
○ Neutral	○ A member of a consumer group
○ Not useful	A member of the general public
Comments:	A staff person from a District Attorney's Office
	_ A member of a consumer-based organization
	A staff person from a governmental agency
2. On a scale of 1–5, with 5 being the best, how would you	u ○ A Department of Consumer Affairs' employee
rate the overall content of the magazine? (circle one)	Other:
1 2 3 4 5	
Comments:	
3. Identify the article(s) you found to be the most valuable.	6. Where are you located?
	Orange County
	○ San Diego
	Riverside/San Bernardino
	_ ○ Central Valley
	_ ◯ Bay Area
4. What topics would like to see covered in future issues' (Select all that apply.)	? Northern California
Medical/health related	○ Sacramento
Identity theft	Thank you for taking the time
Auto repair	to answer our survey. Send your survey to:
○ Landlord/tenant issues	DCA Policy & Publications
○ Home repair scams	Development Office, 1625 N. Market Blvd.,
Other:	Suite N-112,



Sacramento, CA 95834

Department of Consumer Affairs

Outreach Calendar

December 2007

The Renaissance Society

The California Veterinary Medical Board will give a presentation to the Sacramento Renaissance Society of the California State University Sacramento on the protection of consumers and their pets.

Location: CSU Sacramento Sponsored by: Sacramento Renaissance Society

Web site: www.csus.edu/org/rensoc/

Navideño de la Calle Ocho Christmas - Hispanic Street Fair

Free, multicultural event with a variety of entertainment, food, and activities. plus a multitude of exhibitors from local community organizations, small businesses, and corporations.

Location: Los Angeles

Sponsored by: Hispanic Events Marketing

Web site:

www.hispaniceventsmarketing.com

15–16

Navideño "Christmas" - Hispanic Street Fair

Free, multicultural event with a variety of entertainment, food, and activities. plus a multitude of exhibitors from local community organizations, small businesses. and corporations.

Location: Los Angeles

Sponsored by: Hispanic Events Marketing

Web site:

www.hispaniceventsmarketing.com













January 2008

Asian American Expo 2008

Annual tradeshow, held in conjunction with the Lunar New Year Festival. In addition to 800 exhibitors, the Expo offers a multi-faceted program of live stage performances and traditional folk art demonstrations. Japanese, Korean, Filipino, Chinese, Thai, Indonesian, Burmese, Vietnamese, Malaysian, and Singaporean food and culture will be showcased at this two-day event.

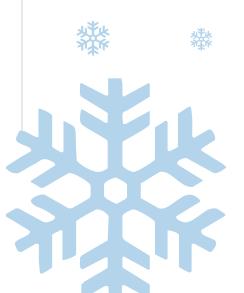
Location: Pomona Fairplex, 1101 W.

McKinley Ave, Pomona

Sponsored by: Chinese American

Marketing Service Corp

Web site: www.ccvp.com/Expo/sc/ AboutUs.asp







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